

# God and the Paradox of Financial Dependency:

## A Likelihoodist Appraisal of Monetary Reliance in Christian Institutions

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This paper interrogates the tension between the theological attribution of omnipotence and the manifest financial dependence of Christian institutions. If a being is both omnipotent and compassion-oriented, we predict category-level independence from money for the execution of compassionate aims; yet contemporary churches mirror secular NGOs in their reliance on tithes, payrolls, capital campaigns, and physical plant maintenance. Drawing on early Christian patterns (e.g., Acts 2:44–45; 18:3), the sociology of costly signaling, and cross-religious parallels, we argue that observed financial dependence furnishes a robust likelihood advantage for the hypothesis of human authorship over divine orchestration.

We extend the analysis in three ways. First, we highlight the *burden on believers*: tithing obligations often strain households while funding institutional overhead, a pattern inconsistent with the compassion expected of an omnipotent deity. Second, we evaluate the claim that financial giving uniquely builds community, showing instead that such costly contributions replicate generic anthropological mechanisms rather than divine distinctiveness. Third, we integrate a broader critical lens: from apologetic defenses that seek to rationalize dependency (Craig, 1994) to socio-economic critiques advanced by Marx and Engels, the financial structures of Christianity align more naturally with human institutional needs than with divine self-sufficiency. Using likelihoodist reasoning rather

than posterior-laden Bayesianism, we formalize the “missed differentiation” argument: a truly omnipotent deity had a uniquely simple, ongoing opportunity to distinguish Himself from all man-made deities by eschewing monetary dependence; the empirical failure to do so is evidentially weighty against divine authorship.

### **Opening Narrative**

Imagine four agents who claim boundless capacity to achieve compassionate ends: a wizard, a physician, a king, and a philanthropist. If any of them nevertheless insist they cannot meet daily aims without your money, suspicion is rational. So too with a God described as omnipotent and compassion-oriented. Modern churches operate with familiar budget lines—salaries, buildings, programs, media buys—structures indistinguishable from human organizations. A straightforward divine differentiator would be conspicuous independence from money as an ongoing public sign. The failure to seize this simplest, repeatable differentiator is a *standing* evidential fact that favors human institutional origins over divine necessity (Dawes, 2009; Oppy, 2013). Early movement patterns (mutual aid, itinerancy, house gatherings) and Paul’s tentmaking (Acts 18:3) sharpen the contrast with today’s payroll-and-plant paradigm (Meeks, 1983; Stark, 1996).

### **Core Evidence & Analysis**

#### **Omnipotence and Monetary Instruments**

Omnipotence connotes resource-independence: if ends are compassion-driven and constraints are none, we do not expect reliance on human exchange media (money). Appeals that God “chooses” to use money alter the content of omnipotence from freedom *from* constraint to a pattern empirically indistinguishable from constraint itself (Dawes, 2009; Oppy, 2013).

**Historical Contrast: Early Christianity and Institutional Drift**

Earliest Jesus-groups met in homes, leveraged kinship and urban networks, and exhibited mutual aid; growth rode social ties rather than capital campaigns (Meeks, 1983; Stark, 1996). Paul explicitly models self-support while preaching (Acts 18:3), disavowing financial burden. Contemporary church economies—professionalized clergy, capital-intensive buildings, and continual fundraising—reflect historical accretion and bureaucratization rather than divine necessity (McKim, 2001).

**Comparative Religion: Costly Signals and Institutional Maintenance**

Across traditions, monetary or material tribute is a recurrent device for cohesion and maintenance: temple taxes, zakat, sacrificial offerings. Costly signaling increases commitment and reduces free-riding, explaining why human groups gravitate to financial demands whatever the theology (Boyer, 2001; Iannaccone, 1992; Norenzayan, 2013).

**Allocation Reality: Where the Money Goes**

In the U.S., substantial portions of donations support administration, salaries, and buildings rather than direct relief (Smith et al., 2008). If a compassion-oriented, omnipotent agent stood behind the system, we would anticipate strong de-coupling from overhead, or spectacular money-independent delivery of compassionate outcomes.

**The Burden on Believers**

Beyond institutional inefficiencies, financial expectations impose tangible burdens on adherents. Many traditions encourage or mandate tithing of ten percent of income, framing it as divine obligation. Yet much of this income sustains overhead, leaving less for direct compassion. Research shows such obligations often strain household resources, aligning more closely with social control than divine benevolence (Barrett, 2004; Smith et al., 2008). An omnipotent and compassionate deity would be expected to alleviate, not institutionalize, such burdens.

### **Counterarguments & Responses**

#### **“It’s a Test of Faith”**

An omniscient God need not levy monetary tests to learn hearts; such tests replicate burdens common to human cultic systems, adding gratuitous explanatory machinery (Dawes, 2009).

#### **“Participation in God’s Work Requires Giving”**

Participation need not be pecuniary: compassion, service, courage, and truth-telling accomplish the same communal ends without financial dependency (Barrett, 2004; Boyer, 2001).

#### **“God Freely Uses Human Structures”**

Voluntary use that is empirically indistinguishable from need undercuts the advertised property (McKim, 2001).

#### **“Sacrificial Giving Has Symbolic Value”**

Symbols could be selected that do not fund overhead. If cheaper means achieve the same ends, the costlier path is evidentially disfavored (Oppy, 2013).

#### **“Free Will Requires Donations”**

Making mission outcomes contingent on donor behavior reintroduces human constraints into the divine explanatory story (Mackie, 1982).

#### **“God’s Ways Are Mysterious”**

Appeals to mystery suspend judgment; they do not explain why God would pass on the simplest, continuous differentiator available: visible independence from money (Dawkins, 2006).

**“Faith-Based Community Building”**

Some argue that shared financial sacrifice builds solidarity. Yet comparative research shows costly contributions as a generic cohesion mechanism across religions (Boyer, 2001). A truly omnipotent God could foster community by compassion and mutual service, not by replicating secular tribute systems.

**Discussion / Broader Implications**

The “missed differentiator” is a durable evidential asymmetry. If divine authorship were true, we would expect conspicuous divergence from tribute-funded religions. Instead, Christianity conforms to the anthropological base-rate. Likelihoodist analysis favors human authorship (Dawes, 2009; Oppy, 2013). Moreover, financial obligations bind identity to institutions rather than compassion or truth, echoing Marx and Engels’s analysis of religion as a reflection of human material conditions (Marx & Engels, 1970). The contrast with apologetic claims such as those of Craig (Craig, 1994) further underscores the gap: rather than rational vindication, financial dependence is best explained by human constraint.

**Conclusion**

An omnipotent, compassion-oriented deity possessed an obvious, low-noise channel for ongoing public differentiation: operate the mission without money. Christianity’s failure to seize this differentiator is strong evidence against divine authorship. The justifications on offer—tests, participation, accommodation, symbolism, autonomy, mystery, community—either add dispensable machinery or collapse into empirical indistinguishability from human need. The simpler explanation is that church economies bear human fingerprints.

## Appendix A

### Appendix A — Likelihood Skeleton and Formalization

#### Hypotheses and Evidence

Let  $H_D$  be the hypothesis that Christian institutional structures are orchestrated by an omnipotent, compassion-oriented deity. Let  $H_H$  be the hypothesis that these structures are of human origin. Let  $E$  be the evidence: sustained financial dependence and lack of conspicuous money-independence.

$$LR = \frac{\Pr(E \mid H_D)}{\Pr(E \mid H_H)}. \quad (A1)$$

#### Modeling the “Missed Differentiator”

$$\Pr(E \mid H_D) = 1 - \alpha + \epsilon_D, \quad (A2)$$

$$\Pr(E \mid H_H) = \beta - \epsilon_H, \quad (A3)$$

Where  $\alpha$  is the expected probability that an omnipotent God avoids monetary dependence;  $\beta$  is the structural probability of human financial reliance. With  $\alpha$  high and  $\beta$  near 1,  $LR < 1$ , favoring  $H_H$ .

#### Comparative Patterning

$$LR_{\text{joint}} = \frac{\Pr(E, C \mid H_D)}{\Pr(E, C \mid H_H)}. \quad (A4)$$

Where  $C$  is comparative evidence that Christianity mirrors tribute patterns. Because  $C$  is well-predicted by human dynamics and poorly by divine uniqueness,  $LR$  is further depressed.

## Appendix B

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<p><b>Symbolic Logic Reconstruction</b></p> <p><math>P_1</math> : If God is omnipotent and compassionate, then God is independent of human financial resources.  <b>Annotation:</b> An all-powerful and compassionate God would not need money to accomplish His purposes.</p> <p><math>P_2</math> : If God is independent of financial resources, then divine institutions should operate without financial dependency.  <b>Annotation:</b> A God who does not need money would ensure His institutions reflect this independence.</p> <p><math>P_3</math> : Christian institutions exhibit financial dependency (tithes, salaries, buildings, campaigns).  <b>Annotation:</b> Churches rely on money in the same way human institutions do.</p> <p><math>P_4</math> : <math>\forall R, (R \in \text{world religions}) \rightarrow R \text{ exhibits financial dependency}</math>  <b>Annotation:</b> All known religions rely on financial or material offerings.</p> <p><math>P_5</math> : If Christianity exhibits the same financial dependency as other religions, then it fails to uniquely differentiate itself as divinely authored.  <b>Annotation:</b> If Christianity mirrors other religions in financial matters, it loses its strongest possible evidence of divine origin.</p> <p><math>P_6</math> : Likelihoodist principle: Evidence favoring one hypothesis over another depends on relative explanatory power.  <b>Annotation:</b> Comparative reasoning should favor the hypothesis that better accounts for the evidence.</p> <p><math>H_1</math> : Christian institutions are divinely authored.  <math>H_2</math> : Christian institutions are human-authored.  <b>Annotation:</b> The competing hypotheses are under consideration.</p> <p><math>E</math> : Christian institutions exhibit financial dependency.  <b>Annotation:</b> The observed evidence is the reliance of churches on money.</p> <p><math>L(E H_1) \ll L(E H_2)</math>  <b>Annotation:</b> The probability of observing financial dependency is much lower under the divine-authorship hypothesis than under the human-authorship hypothesis.</p> <p><math>C^* : E \Rightarrow H_2</math> is strongly favored over <math>H_1</math>.  <b>Annotation:</b> Given the evidence, the human-authorship hypothesis is far more likely than the divine-authorship hypothesis.</p> <hr/> <p><b>Symbols and predicates used</b></p> <p><math>g</math>  <b>Annotation:</b> <math>g</math> denotes the Christian God as typically described in the paper.</p> <p><math>\text{Omn}(g)</math>  <b>Annotation:</b> <math>\text{Omn}(g)</math> means <math>g</math> is omnipotent (and, by context, omniscient and omnipresent).</p> <p><math>\text{Comp}(g)</math>  <b>Annotation:</b> <math>\text{Comp}(g)</math> means <math>g</math> is compassion-oriented (aims at alleviating suffering).</p> <p><math>\text{Indep}(g)</math>  <b>Annotation:</b> <math>\text{Indep}(g)</math> means <math>g</math> is independent of human financial resources (category-level money independence).</p> <p><math>\text{Inst}(x)</math>  <b>Annotation:</b> <math>\text{Inst}(x)</math> means <math>x</math> is a Christian institutional activity or organ (e.g., churches, missions, clergy system).</p> <p><math>\text{FD}(x)</math>  <b>Annotation:</b> <math>\text{FD}(x)</math> means <math>x</math> exhibits financial dependency (tithes, salaries, building funds, campaigns).</p> <p><math>\text{Auth}_D(\text{Inst})</math>  <b>Annotation:</b> <math>\text{Auth}_D(\text{Inst})</math> means the Christian institutional order is divinely authored/coordinated.</p> <p><math>\text{Auth}_H(\text{Inst})</math>  <b>Annotation:</b> <math>\text{Auth}_H(\text{Inst})</math> means the Christian institutional order is human-authored.</p> <p><math>E</math>  <b>Annotation:</b> <math>E</math> is the total evidence that Christian institutions exhibit pervasive financial dependency.</p> <p><b>Core premises</b></p> <p><math>P_1</math> : <math>(\text{Omn}(g) \wedge \text{Comp}(g)) \rightarrow \text{Indep}(g)</math>  <b>Annotation:</b> If <math>g</math> is both all-powerful and compassion-oriented, then <math>g</math> would not depend on human money to achieve aims.</p> <p><math>P_2</math> : <math>\text{Indep}(g) \rightarrow \forall x, (\text{Inst}(x) \rightarrow \neg \text{FD}(x))</math>  <b>Annotation:</b> If <math>g</math> is money-independent, then institutions genuinely authored by <math>g</math> would compositionally operate without financial dependency.</p> <p><math>P_3</math> : <math>E = \exists x, (\text{Inst}(x) \wedge \text{FD}(x))</math>  <b>Annotation:</b> The observed fact is that at least one (indeed many) Christian institutional entities depend on money.</p> <p><math>P_4</math> : <math>\text{Auth}_D(\text{Inst}) \rightarrow (\text{Omn}(g) \wedge \text{Comp}(g))</math>  <b>Annotation:</b> If the Christian institutional order is divinely authored, it is authored by a deity with the standard attributes claimed for <math>g</math>.</p> <p><b>Fitch-style derivation (natural deduction)</b></p> <ol style="list-style-type: none"> <li><math>(\text{Comp}(g) \wedge \text{Comp}(g)) \rightarrow \text{Indep}(g)</math> Premise (<math>P_1</math>)  <b>Annotation:</b> From the paper's reasoning, unlimited power plus compassion entails money-independence for <math>g</math>.</li> <li><math>\text{Indep}(g) \rightarrow \forall x, (\text{Inst}(x) \rightarrow \neg \text{FD}(x))</math> Premise (<math>P_2</math>)  <b>Annotation:</b> If <math>g</math> is independent of money, that independence should be reflected in the institutional footprint attributed to <math>g</math>.</li> <li><math>\exists x, (\text{Inst}(x) \wedge \text{FD}(x))</math> Premise (<math>P_3</math>)  <b>Annotation:</b> Empirically, churches, missions, and clergy systems do depend on money.</li> <li><math>\text{Auth}_D(\text{Inst}) \rightarrow (\text{Omn}(g) \wedge \text{Comp}(g))</math> Premise (<math>P_4</math>)  <b>Annotation:</b> Divine authorship of the Christian institutional order brings in the standard divine attributes for <math>g</math>.</li> <li>Assume <math>\text{Auth}_H(\text{Inst})</math>  <b>Annotation:</b> Assume divine authorship of the institutional order (<math>\text{Auth}_H(\text{Inst})</math>).</li> <li><math>(\text{Omn}(g) \wedge \text{Comp}(g))</math> (from 4, 5)  <b>Annotation:</b> From 4 and the assumption in 5, infer <math>\text{Omn}(g) \wedge \text{Comp}(g)</math>.</li> <li><math>\text{Indep}(g)</math> (from 1, 6)  <b>Annotation:</b> From 1 and 6, infer money-independence of <math>g</math>.</li> <li><math>\forall x, (\text{Inst}(x) \rightarrow \neg \text{FD}(x))</math> (from 2, 7)  <b>Annotation:</b> If <math>g</math> is independent, genuine institutions lack financial dependence.</li> <li><math>\text{Inst}(c) \wedge \text{FD}(c)</math> (<math>\exists</math>-elim on 3)  <b>Annotation:</b> Choose a concrete case <math>c</math> from the observed evidence.</li> <li><math>\text{Inst}(c)</math> (<math>\wedge</math>-elim on 9)  <b>Annotation:</b> Extract the institutional part.</li> <li><math>\text{FD}(c)</math> (<math>\wedge</math>-elim on 9)  <b>Annotation:</b> Extract the financial-dependence part.</li> <li><math>\text{Inst}(c) \rightarrow \neg \text{FD}(c)</math> (<math>\forall</math>-elim on 8)  <b>Annotation:</b> Specialize the universal in line 8 to <math>c</math>.</li> <li><math>\neg \text{FD}(c)</math> (<math>\rightarrow</math>-elim on 12, 10)  <b>Annotation:</b> Apply modus ponens to get <math>\neg \text{FD}(c)</math>.</li> <li><math>\perp</math> (from 11, 13)  <b>Annotation:</b> Contradiction from <math>\text{FD}(c)</math> and <math>\neg \text{FD}(c)</math>.</li> <li><math>\neg \text{Auth}_H(\text{Inst})</math> (<math>\sim</math>-intro discharging 5-14)  <b>Annotation:</b> Assuming <math>\text{Auth}_H(\text{Inst})</math> leads to a contradiction with the observed <math>E</math> (money dependence). Therefore, <math>\neg \text{Auth}_H(\text{Inst})</math> follows.</li> </ol> <p><b>Consequent disjunction</b></p> <ol style="list-style-type: none"> <li><math>\text{Auth}_D(\text{Inst}) \vee \text{Auth}_H(\text{Inst})</math> Exhaustive authorship schema  <b>Annotation:</b> Given the dialectic in the paper, either the institutional order is divinely authored or human authored.</li> <li><math>\neg \text{Auth}_H(\text{Inst})</math> from 15  <b>Annotation:</b> We derived the negation of divine authorship from the inconsistency with <math>E</math>.</li> <li><math>\text{Auth}_D(\text{Inst})</math> <math>\vee</math>-Elim/Disjunctive syllogism on 16, 17  <b>Annotation:</b> Therefore, human authorship is the live option in the disjunction.</li> </ol> <p><b>Missed-differentiation lemma</b></p> <p><math>I_1</math> : <math>\text{Indep}(g) \Rightarrow</math> Salient differentiation from all money-dependent religions  <b>Annotation:</b> If <math>g</math> were money-independent, Christianity would clearly differentiate itself from other traditions that exhibit FD.</p> <p><math>I_2</math> : <math>E \Rightarrow</math> No such differentiation is observed  <b>Annotation:</b> Observing <math>E</math> means the clearest differentiator is forfeited in practice.</p> <p><b>Likelihoodist addendum (comparative confirmation)</b></p> <p><math>H_1 \vdash \text{Auth}_D(\text{Inst}) \wedge \text{Omn}(g) \wedge \text{Comp}(g)</math>  <b>Annotation:</b> <math>H_1</math> involves divine authorship with the usual attributes claimed for <math>g</math>.</p> <p><math>H_2 \vdash \text{Auth}_H(\text{Inst})</math>  <b>Annotation:</b> <math>H_2</math> involves human authorship of Christian institutions.</p> <p><math>L(E H_1) \ll L(E H_2)</math>  <b>Annotation:</b> Given <math>H_2</math>, we expect <math>\neg E</math> (institutional money-independence), so <math>E</math> is antocedently unlikely; given <math>H_1</math>, <math>E</math> is antecedently likely.</p> <p><math>\text{BF}_{12}(E) = \frac{P(E H_1)}{P(E H_2)} \ll 1</math>  <b>Annotation:</b> The Bayes factor for <math>H_1</math> versus <math>H_2</math> given <math>E</math> is far less than 1, which strongly favors <math>H_2</math> on the observed facts.</p> <p><math>E \Rightarrow H_2</math> is strongly favored over <math>H_1</math>  <b>Annotation:</b> Conditional on <math>E</math>, comparative confirmation supports the human-authorship hypothesis over divine authorship.</p> <p><b>Closing schema</b></p> <p><math>C^* : (\text{Omn}(g) \wedge \text{Comp}(g) \wedge \text{Auth}_H(\text{Inst}))</math> is incompatible with <math>E</math>  <b>Annotation:</b> The total of divine attributes plus divine authorship clashes with the observed institutional money dependence <math>E</math>.</p> <p><math>C^* : E \Rightarrow \neg (\text{Auth}_D(\text{Inst}) \wedge \text{Auth}_H(\text{Inst}))</math>  <b>Annotation:</b> Therefore, given <math>E</math>, divine authorship is rejected and human authorship is inferred as the best explanation.</p>
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Figure B1

Extended Symbolic Logic Formulation.